

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

COEN MCGARITY,

Plaintiff,

v.

EXPERIAN INFORMATION  
SOLUTIONS, INC.,  
BANK OF AMERICA, and  
FIFTH THIRD BANK,

Defendants.

Case No. 19-10681

Honorable Laurie J. Michelson

Magistrate Judge Anthony P. Patti

---

**ORDER ACCEPTING REPORT AND RECOMMENDATION [22] AND  
GRANTING EXPERIAN’S MOTION TO DISMISS [18]**

---

Before the Court is Magistrate Judge Anthony P. Patti’s December 16, 2019, Report and Recommendation. (ECF No. 22.) At the conclusion of his report, Magistrate Judge Patti notified the parties that they were required to file any objections within 14 days of service, as provided in Federal Rule of Civil Procedure 72(b)(2) and Eastern District of Michigan Local Rule 72.1(d), and that “[f]ailure to file specific objections constitutes a waiver of any further right of appeal.” (ECF No. 22, PageID.103.) It is now January 8, 2020. As such, the time to file objections has expired. And no objections have been filed.

The Court finds that the parties’ failure to object is a procedural default, waiving review of the Magistrate Judge’s findings by this Court. In *United States v. Walters*, 638 F.2d 947, 949–50 (6th Cir. 1981), the Sixth Circuit established a rule of procedural default, holding that “a party shall file objections with the district court or else waive right to appeal.” And in *Thomas v. Arn*, 474 U.S. 140, 144 (1985), the Supreme Court explained that the Sixth Circuit’s waiver-of-appellate-review rule rested on the assumption “that the failure to object may constitute a

procedural default waiving review even at the district court level.” 474 U.S. at 149; *see also* *Garrison v. Equifax Info. Servs., LLC*, No. 10-13990, 2012 WL 1278044, at \*8 (E.D. Mich. Apr. 16, 2012) (“The Court is not obligated to review the portions of the report to which no objection was made.” (citing *Thomas*, 474 U.S. at 149–52)). The Court further held that this rule violates neither the Federal Magistrates Act nor the Federal Constitution.

The Court therefore finds that the parties have waived further review of the Magistrate Judge’s Report and accepts his recommended disposition. It follows that Experian Information Solutions, Inc.’s motion to dismiss (ECF No. 18) is GRANTED.

SO ORDERED.

Dated: January 9, 2020

s/Laurie J. Michelson  
LAURIE J. MICHELSON  
UNITED STATES DISTRICT JUDGE